



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [BNP PARIBAS USA, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [135,432,084](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[787 SEVENTH AVENUE](#)
[NEW YORK, NY 10019](#)

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	149,427,105	127,847,942	139,826,581	140,999,130	
Net income (\$000)	613,079	429,993	1,039,853	203,000	
Number of BHCs in peer group		125		118	108

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.70			1.91	3.01	12	2.09	3.08	12	2.18	2.92	18			
+ Non-interest income	1.42			1.43	1.32	65	1.76	1.31	73	1.45	1.35	61			
- Overhead expense	2.42			2.78	2.69	60	2.73	2.71	57	2.88	2.72	58			
- Provision for credit losses	0.22			0.12	0.15	50	0.09	0.14	38	0.11	0.16	43			
+ Securities gains (losses)	0.04			0.01	0.01	62	0	0	38	0.01	0.01	62			
+ Other tax equivalent adjustments	0			0	0	42	0	0	45	0.06	0	94			
= Pretax net operating income (tax equivalent)	0.53			0.45	1.56	4	1.01	1.57	10	0.70	1.43	10			
Net operating income	0.41			0.34	1.19	7	0.74	1.24	10	0.14	0.89	7			
Net income	0.41			0.34	1.19	7	0.74	1.24	10	0.14	0.90	7			
Net income (Subchapter S adjusted)					1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.42			3.81	4.41	16	3.58	4.24	15	3.23	3.80	18			
Interest expense	0.57			1.70	1.08	87	1.26	0.86	82	0.75	0.60	72			
Net interest income (tax equivalent)	1.84			2.11	3.33	12	2.32	3.38	13	2.47	3.19	20			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.14			0.23	0.21	61	0.16	0.22	52	0.18	0.24	49			
Earnings coverage of net loan and lease losses (X)	11.34			4.78	24.40	20	12.76	21.75	46	7.65	19.67	28			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.33			0.90	0.83	57	0.94	0.90	57	0.99	0.98	54			
Allowance for loan and lease losses / Total loans and leases	1.33			0.90	0.81	57	0.94	0.89	57	0.99	0.96	54			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.81			0.52	0.57	46	0.45	0.61	36	0.44	0.72	25			
30–89 days past due loans and leases / Total loans and leases	0.59			0.41	0.43	54	0.42	0.44	53	0.31	0.47	33			
Liquidity and Funding															
Net noncore funding dependence	5.83			22.40	14.45	76	22.09	16.62	70	22.75	17.03	71			
Net short-term noncore funding dependence	-1.15			14.62	3.38	84	10.37	4.66	65	16.95	4.83	82			
Net loans and leases / Total assets	46.22			54.19	63.77	21	54.26	63.98	21	54.55	62.73	23			
Capitalization															
Tier 1 leverage ratio	10.87			10.47	9.76	71	11.60	9.71	91	9.27	9.53	42			
Holding company equity capital / Total assets	14.19			14.67	12.43	76	15.50	12.22	84	12.56	11.94	61			
Total equity capital (including minority interest) / Total assets	14.21			14.69	12.57	76	15.52	12.27	84	13.27	12.01	69			
Common equity tier 1 capital / Total risk-weighted assets	16.66			15.83	12.17	85	15.15	12.12	84	12.37	12.19	65			
Net loans and leases / Equity capital (X)	3.26			3.69	5.21	15	3.50	5.29	14	4.34	5.27	27			
Cash dividends / Net income	65.24			232.56	33.12	97	0	27.31	5	0.11	31.29	11			
Cash dividends / Net income (Subchapter S adjusted)					-12.02			17.36			47.52				
Growth Rates															
Assets	8.09			4.77	9.26	42	-14.04	7	1	5	8.28	51			
Equity capital	4.56			-0.84	10.49	8	6.10	7.89	57	-0.31	10.18	13			
Net loans and leases	-7.81			4.62	9.10	39	-14.50	7.89	1	3.95	9.38	32			
Noncore funding	-9.60			6.02	6.59	56	-17.55	10.67	9	9.32	5.59	63			
Parent Company Ratios															
Short-term debt / Equity capital	0			0.57	1.02	76	0.78	1.14	79	16.70	1.07	93			
Long-term debt / Equity capital	31.21			32.64	13.04	80	32.39	13.37	81	16.98	12.69	72			
Equity investment in subsidiaries / Equity capital	76.99			89.78	103.22	6	106.87	103.10	73	106.66	102.10	72			
Cash from ops + noncash items + op expense / Op expense + dividends	-63.18			200.72	190.27	59	93.02	174.91	14	640.12	148.20	98			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,331,184	2,798,905	2,993,602	2,830,796		-16.71	
Income from lease financing receivables.....	45,358	58,756	63,738	69,202		-22.80	
Fully taxable income on loans and leases.....	2,358,047	2,829,006	3,026,857	2,883,532		-16.65	
Tax-exempt income on loans and leases.....	18,495	28,655	30,483	16,466		-35.46	
Estimated tax benefit on income on loans and leases.....	4,402	5,766	6,863	8,233		-23.66	
Income on loans and leases (tax equivalent).....	2,380,944	2,863,427	3,064,203	2,908,231		-16.85	
Investment interest income (tax equivalent).....	407,801	396,701	366,370	372,993		2.80	
Interest on balances due from depository institutions.....	42,242	60,832	132,966	69,848		-30.56	
Interest income on other earning assets.....	496,937	1,084,459	947,689	654,342		-54.18	
Total interest income (tax equivalent).....	3,327,924	4,405,419	4,511,228	4,005,414		-24.46	
Interest on time deposits of \$250K or more	40,507	116,876	114,705	82,747		-65.34	
Interest on time deposits < \$250K.....	60,640	95,975	78,290	52,204		-36.82	
Interest on foreign office deposits			1,567	1,884			
Interest on other deposits	190,635	411,430	276,390	154,369		-53.67	
Interest on other borrowings and trading liabilities.....	453,666	1,278,626	1,028,477	570,211		-64.52	
Interest on subordinated debt and mandatory convertible securities	44,823	65,480	85,942	74,679		-31.55	
Total interest expense.....	790,271	1,968,387	1,585,371	936,094		-59.85	
Net interest income (tax equivalent).....	2,537,653	2,437,032	2,925,857	3,069,320		4.13	
Non-interest income.....	2,119,602	1,827,202	2,454,624	2,048,577		16.00	
Adjusted operating income (tax equivalent)	4,657,255	4,264,234	5,380,481	5,117,897		9.22	
Overhead expense.....	3,615,866	3,554,633	3,824,119	4,066,404		1.72	
Provision for credit losses.....	321,797	155,234	127,313	159,743			
Securities gains (losses)	52,479	8,216	-231	9,782		538.74	
Other tax equivalent adjustments	-1	0	0	90,000			
Pretax net operating income (tax equivalent).....	790,712	573,869	1,418,964	991,532		37.79	
Applicable income taxes	170,745	134,283	299,059	617,094		27.15	
Tax equivalent adjustments	5,322	6,601	7,936	102,181		-19.38	
Applicable income taxes (tax equivalent).....	176,067	140,884	306,995	719,275		24.97	
Minority interest	1,566	2,992	72,116	69,257		-47.66	
Net income before discontinued operations, net of minority interest	613,079	429,993	1,039,853	203,000		42.58	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	613,079	429,993	1,039,853	203,000		42.58	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	614,645	432,985	1,111,969	272,257		41.96	
Investment securities income (tax equivalent).....	407,801	396,701	366,370	372,993		2.80	
US Treasury and agency securities (excluding mortgage-backed securities)	77,437	42,663	42,469	38,318		81.51	
Mortgage-backed securities	323,845	346,795	316,073	322,424		-6.62	
All other securities	6,519	7,243	7,828	12,251		-10.00	
Cash dividends declared	400,000	1,000,000	0	214		-60.00	
Common	400,000	1,000,000	0	214		-60.00	
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent).....	2.23			3.45	4	16	3.23	3.87	12	2.84	3.47	16			
Less: Interest expense	0.53			1.54	0.98	84	1.13	0.79	81	0.66	0.55	70			
Equals: Net interest income (tax equivalent)	1.70			1.91	3.01	12	2.09	3.08	12	2.18	2.92	18			
Plus: Non-interest income	1.42			1.43	1.32	65	1.76	1.31	73	1.45	1.35	61			
Equals: adjusted operating income (tax equivalent)	3.12			3.34	4.41	7	3.85	4.46	21	3.63	4.33	19			
Less: Overhead expense.....	2.42			2.78	2.69	60	2.73	2.71	57	2.88	2.72	58			
Less: Provision for credit losses.....	0.22			0.12	0.15	50	0.09	0.14	38	0.11	0.16	43			
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.04			0.01	0.01	62	0	0	36	0.01	0.01	64			
Plus: other tax equivalent adjustments	0			0	0	42	0	0	45	0.06	0	94			
Equals: Pretax net operating income (tax equivalent)	0.53			0.45	1.56	4	1.01	1.57	10	0.70	1.43	10			
Less: Applicable income taxes (tax equivalent).....	0.12			0.11	0.36	3	0.22	0.33	16	0.51	0.55	43			
Less: Minority interest.....	0			0	0	79	0.05	0	96	0.05	0	95			
Equals: Net operating income	0.41			0.34	1.19	7	0.74	1.24	10	0.14	0.89	7			
Plus: Net extraordinary items.....	0			0	0	50	0	0	51	0	0	48			
Equals: Net income	0.41			0.34	1.19	7	0.74	1.24	10	0.14	0.90	7			
Memo: Net income (last four quarters)	0.41			0.34	1.19	6	0.74	1.24	10	0.14	0.91	6			
Net income—BHC and noncontrolling (minority) interest	0.41			0.34	1.20	6	0.80	1.25	11	0.19	0.91	7			
Margin Analysis															
Average earning assets / Average assets	92.16			90.39	91.05	39	90.24	91.48	31	88.02	91.61	17			
Average interest-bearing funds / Average assets.....	61.99			61.29	65.57	30	59.80	65.56	26	59.27	65.75	27			
Interest income (tax equivalent) / Average earning assets	2.42			3.81	4.41	16	3.58	4.24	15	3.23	3.80	18			
Interest expense / Average earning assets	0.57			1.70	1.08	87	1.26	0.86	82	0.75	0.60	72			
Net interest income (tax equivalent) / Average earning assets	1.84			2.11	3.33	12	2.32	3.38	13	2.47	3.19	20			
Yield or Cost															
Total loans and leases (tax equivalent).....	3.50			4.29	5.09	12	4.14	4.95	10	3.86	4.52	16			
Interest-bearing bank balances	0.60			2.48	2.04	76	1.92	1.64	77	1	1.05	43			
Federal funds sold and reverse repos	0.92			4.68	2.44	90	3.46	2.17	89	2.32	1.41	91			
Trading assets	2.88			3.41	0.99	90	3.70	1.11	91	3.17	1.11	87			
Total earning assets	2.41			3.81	4.36	16	3.57	4.20	15	3.22	3.73	20			
Investment securities (tax equivalent)	1.89			2.40	2.76	22	2.27	2.68	16	2.13	2.47	28			
US Treasury and agency securities (excluding mortgage-backed securities)	1.44			1.41	2.32	8	1.50	2.05	14	1.40	1.62	34			
Mortgage-backed securities	1.97			2.48	2.61	30	2.48	2.50	51	2.21	2.23	53			
All other securities	3.35			2.99	4.06	15	2.72	4.20	13	3.61	3.66	54			
Interest-bearing deposits	0.41			1.01	1.10	44	0.69	0.81	42	0.40	0.49	43			
Time deposits of \$250K or more	1.45			3.50	1.96	98	2.36	1.44	96						
Time deposits < \$250K	1.28			1.43	1.82	27	1.08	1.29	35						
Other domestic deposits	0.41			1.09	0.93	67	0.70	0.67	61						
Foreign deposits							1.19	0.37	0.97	21	0.27	0.51	34		
Federal funds purchased and repos.....	0.81			4.23	1.86	91	2.78	1.51	86	1.90	0.94	87			
Other borrowed funds and trading liabilities	1.71			2.99	2.38	83	2.64	2.28	77	1.90	1.77	59			
All interest-bearing funds.....	0.85			2.51	1.49	88	1.90	1.19	85	1.12	0.82	78			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	2,119,602	1,827,202	2,454,624	2,048,577	
Fiduciary activities income	26,370	23,899	44,215	54,819	
Service charges on deposit accounts - domestic	137,805	151,664	162,276	172,702	
Trading revenue.....	29,009	70,676	-188,819	-143,843	
Investment banking fees and commissions.....	682,208	531,113	510,193	564,246	
Insurance activities revenue.....	2,098	3,428	4,146	5,980	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-1,665	8,849	14,044	11,714	
Net securitization income	20	20	23	1,252	
Net gains (losses) on sales of loans, OREO, other assets.....	75,091	-32,421	607,473	95,849	
Other non-interest income.....	1,168,666	1,069,974	1,301,073	1,285,858	
Total overhead expenses	3,615,866	3,554,633	3,824,119	4,066,404	
Personnel expense.....	2,149,623	2,093,993	2,208,652	2,254,161	
Net occupancy expense.....	362,545	350,793	346,558	347,935	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	743	743	591	6,646	
Other operating expenses.....	1,102,955	1,109,104	1,268,318	1,457,662	
Fee income on mutual funds and annuities.....	12,986	13,577	12,817	15,373	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	62,000	230,383	
Number of equivalent employees	12,032	12,442	13,118	15,050	
Average personnel expense per employee.....	178.66	168.30	168.37	149.78	
Average assets per employee.....	12,419.14	10,275.51	10,659.14	9,368.71	

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.61		0.74	2.72	31	0.52	3.08	25	0.75	2.85	30			
Overhead expenses / Net Interest Income + non-interest income	77.73		83.49	61.29	94	71.18	60.88	86	79.64	63.61	90			
Percent of Average Assets														
Total overhead expense	2.42		2.78	2.69	60	2.73	2.71	57	2.88	2.72	58			
Personnel expense.....	1.44		1.64	1.41	75	1.58	1.44	63	1.60	1.42	68			
Net occupancy expense.....	0.24		0.27	0.28	51	0.25	0.28	31	0.25	0.29	32			
Other operating expenses.....	0.74		0.87	0.97	50	0.91	0.97	56	1.04	1	62			
Overhead less non-interest income	1		1.35	1.32	48	0.98	1.38	23	1.43	1.34	55			
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	77.64		83.36	60.64	94	71.07	60.37	87	79.45	62.73	90			
Personnel expense.....	46.16		49.11	32.39	96	41.05	32.51	90	44.04	32.93	92			
Net occupancy expense.....	7.78		8.23	6.52	80	6.44	6.48	51	6.80	6.70	50			
Other operating expenses.....	23.70		26.03	21.20	80	23.58	20.90	72	28.61	22.41	85			
Total non-interest income	45.51		42.85	29.23	80	45.62	28.50	85	40.03	31.08	73			
Fiduciary activities income	0.57		0.56	1.97	38	0.82	2.14	40	1.07	2.38	43			
Service charges on domestic deposit accounts	2.96		3.56	3.88	42	3.02	4.15	36	3.37	4.28	39			
Trading revenue.....	0.62		1.66	1.18	78	-3.51	0.85	0	-2.81	0.90	1			
Investment banking fees and commissions.....	14.65		12.46	3.54	86	9.48	3.42	86	11.02	3.62	85			
Insurance activities revenue.....	0.05		0.08	0.47	48	0.08	0.47	50	0.12	0.55	51			
Venture capital revenue.....	0		0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-0.04		0.21	0.28	60	0.26	0.65	46	0.23	0.60	43			
Net securitization income	0		0	0.01	88	0	0.01	87	0.02	0.01	88			
Net gain (loss) - sales of loans, OREO, and other assets	1.61		-0.76	1.86	4	11.29	1.61	97	1.87	1.67	63			
Other non-interest income.....	25.09		25.09	10.04	92	24.18	9.86	92	25.12	10.77	91			
Overhead less non-interest income	32.13		40.51	31.06	78	25.45	31.46	28	39.43	31.19	77			
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.59		23.40	20.56	75	21.08	19.04	66	62.24	32.99	91			
Applicable income tax + TE / Pretax net operating income + TE	22.27		24.55	23.23	68	21.64	21.56	41	72.54	37.95	92			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	Percent Change						
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	26,985,994	28,409,527	28,059,725	35,068,957			-5.01	
Commercial and industrial loans	14,352,709	13,700,775	13,243,591	14,956,323			4.76	
Loans to individuals	14,255,878	15,219,876	15,343,415	16,776,677			-6.33	
Loans to depository institutions and acceptances of other banks	22,452	3,307,853	119,832	95,214			-99.32	
Agricultural loans	2,127,174	2,449,964	2,667,523	2,585,654			-13.18	
Other loans and leases	5,691,963	5,426,926	6,078,907	7,178,850			4.88	
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	63,436,170	68,514,921	65,512,993	76,661,675			-7.41	
Less: Allowance for loan and lease losses	841,620	617,497	613,547	758,087			36.30	
Net loans and leases	62,594,550	67,897,424	64,899,446	75,903,588			-7.81	
Debt securities that reprice or mature in over 1 year	22,755,439	20,221,290	12,552,320	17,203,542			12.53	
Mutual funds and equity securities	200,171	132,154	101,402	12,586			51.47	
Subtotal	85,550,160	88,250,868	77,553,168	93,119,716			-3.06	
Interest-bearing bank balances	9,092,319	1,663,807	3,612,511	8,805,381			446.48	
Federal funds sold and reverse repos	14,133,204	12,132,073	10,259,392	8,312,509			16.49	
Debt securities that reprice or mature within 1 year	2,402,864	302,136	942,369	438,852			695.29	
Trading assets	7,213,899	8,858,878	11,584,044	10,755,745			-18.57	
Total earning assets	118,392,446	111,207,762	103,951,484	121,432,203			6.46	
Non-interest-bearing cash and due from depository institutions	1,502,371	1,413,347	1,495,308	1,644,402			6.30	
Premises, fixed assets, and leases	705,262	714,323	426,260	678,766			-1.27	
Other real estate owned	8,495	8,023	7,593	6,668			5.88	
Investment in unconsolidated subsidiaries	50,340	158,009	916,707	207,194			-68.14	
Intangible and other assets	14,773,170	11,799,071	12,802,389	15,172,683			25.21	
Total assets	135,432,084	125,300,535	119,599,741	139,141,916			8.09	
Quarterly average assets	136,200,697	137,590,204	126,906,250	144,775,404			-1.01	
Average loans and leases (YTD)	67,950,726	66,699,796	73,981,927	75,294,943			1.88	
Memoranda								
Loans held-for-sale	132,672	137,475	45,666	78,177			-3.49	
Loans not held-for-sale	63,303,498	68,377,446	65,467,327	76,583,498			-7.42	
Real estate loans secured by 1–4 family	10,516,174	11,906,990	11,514,479	14,618,966			-11.68	
Commercial real estate loans	15,592,378	15,488,536	15,317,677	18,639,107			0.67	
Construction and land development	1,645,263	1,564,658	1,469,567	2,163,165			5.15	
Multifamily	1,215,279	1,278,861	1,264,976	1,645,713			-4.97	
Nonfarm nonresidential	12,731,836	12,645,017	12,583,134	14,830,229			0.69	
Real estate loans secured by farmland	877,442	1,014,001	1,227,569	1,293,786			-13.47	
Total investment securities	25,358,474	20,655,580	13,596,091	17,654,980			22.77	
U.S. Treasury securities	7,440,314	4,758,322	2,559,780	2,392,857			56.36	
US agency securities (excluding mortgage-backed securities)	0	0	1	242,628				
Municipal securities	155,084	188,811	206,539	278,391			-17.86	
Mortgage-backed securities	17,533,911	15,532,072	10,671,026	14,691,331			12.89	
Asset-backed securities	8,400	14,796	23,308	33,885			-43.23	
Other debt securities	20,594	29,425	34,035	3,302			-30.01	
Mutual funds and equity securities	200,171	132,154	101,402	12,586			51.47	
Available-for-sale securities	25,142,977	20,499,541	13,465,663	17,620,521			22.65	
U.S. Treasury securities	7,440,314	4,758,322	2,559,780	2,392,857			56.36	
US agency securities (excluding mortgage-backed securities)	0	0	1	242,628				
Municipal securities	155,084	188,811	206,539	278,391			-17.86	
Mortgage-backed securities	17,518,585	15,508,187	10,642,000	14,656,872			12.96	
Asset-backed securities	8,400	14,796	23,308	33,885			-43.23	
Other debt securities	20,594	29,425	34,035	3,302			-30.01	
Mutual funds and equity securities	0	0	0	12,586				
Held-to-maturity securities appreciation (depreciation)	1,061	264	-1,017	-489			301.89	
Available-for-sale securities appreciation (depreciation)	771,161	53,213	-422,224	-392,357			1349.20	
Structured notes, fair value	0	0	0	0				
Pledged securities	7,147,021	1,810,233	2,071,392	5,714,832			294.81	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	4,237,586	2,652,853	2,653,616	3,291,591		59.74	
NOW, ATS and transaction accounts	2,296,738	989,285	1,009,803	993,741		132.16	
Time deposits less brokered deposits) < \$250K.....	-1,110,325	2,193,693	2,314,320	2,988,294			
MMDA and other savings accounts	67,046,680	54,596,885	48,716,911	60,758,235		22.80	
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	72,470,679	60,432,716	54,694,650	68,031,861		19.92	
Time deposits of \$250K or more	2,720,204	3,067,893	3,202,024	6,249,142		-11.33	
Foreign deposits	0	0	0	1,317,180			
Federal funds purchased and repos.....	17,570,120	14,011,369	11,516,782	13,065,152		25.40	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	539,908	7,097,498	5,025,264	10,618,667		-92.39	
Other borrowings w/remaining maturity over 1 year	5,365,319	6,124,446	8,059,739	3,000,133		-12.40	
Brokered deposits < \$250K	4,421,499	3,566,381	4,141,425	4,496,847		23.98	
Noncore funding	30,617,050	33,867,587	31,945,234	38,747,121		-9.60	
Trading liabilities	530,200	747,046	1,587,384	489,330		-29.03	
Subordinated notes and debentures + trust preferred securities.....	1,265,000	1,265,000	1,265,000	2,015,000		0.00	
Other liabilities	11,309,430	10,586,905	11,548,179	11,400,307		6.82	
Total liabilities	116,192,359	106,899,254	101,040,447	120,683,619		8.69	
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock	0	0	0	0			
Common surplus.....	11,397,371	11,397,371	11,397,370	11,304,112		0.00	
Retained earnings.....	7,297,386	7,084,312	7,654,320	6,613,028		3.01	
Accumulated other comprehensive income	527,355	-98,164	-512,066	-443,226			
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	19,222,112	18,383,519	18,539,624	17,473,914		4.56	
Noncontrolling (minority) interest in subsidiaries	17,613	17,762	19,670	984,383		-0.84	
Total equity capital, including minority interest	19,239,725	18,401,281	18,559,294	18,458,297		4.56	
Total liabilities and capital	135,432,084	125,300,535	119,599,741	139,141,916		8.09	
Memoranda							
Non-interest-bearing deposits.....	23,155,570	16,986,629	16,767,351	23,088,303		36.32	
Interest-bearing deposits.....	56,456,812	50,080,361	45,270,748	57,006,727		12.73	
Total deposits	79,612,382	67,066,990	62,038,099	80,095,030		18.71	
Long-term debt that reprices within 1 year	6,035,803	6,025,000	6,025,500	3,444,448		0.18	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,383,519	18,539,624	17,473,914	17,528,513			
Accounting restatements	0	0	0	0			
Net income	613,079	429,993	1,039,853	203,000			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	-400,000			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	400,000	1,000,000	0	214			
Change in other comprehensive income	625,519	413,902	-68,841	-49,667			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-5	0	94,698	192,282			
Holding company equity capital, ending balance	19,222,112	18,383,519	18,539,624	17,473,914			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	19.93			22.67	37.78	23	23.46	37.19	23	25.20	35.54	27			
Commercial and industrial loans	10.60			10.93	12.02	48	11.07	12.85	47	10.75	12.62	43			
Loans to individuals	10.53			12.15	4.20	88	12.83	4.31	89	12.06	4.47	87			
Loans to depository institutions and acceptances of other banks	0.02			2.64	0.04	98	0.10	0.05	85	0.07	0.06	81			
Agricultural loans.....	1.57			1.96	0.24	92	2.23	0.30	92	1.86	0.21	93			
Other loans and leases.....	4.20			4.33	5.01	53	5.08	5	59	5.16	5.10	55			
Net loans and leases.....	46.22			54.19	63.77	21	54.26	63.98	21	54.55	62.73	23			
Debt securities over 1 year.....	16.80			16.14	14.60	58	10.50	14.63	27	12.36	14.83	41			
Mutual funds and equity securities	0.15			0.11	0.06	73	0.08	0.06	68	0.01	0.06	39			
Subtotal	63.17			70.43	79.65	18	64.84	79.97	15	66.92	79.31	16			
Interest-bearing bank balances	6.71			1.33	3.06	32	3.02	3.04	59	6.33	3.46	81			
Federal funds sold and reverse repos.....	10.44			9.68	1.57	88	8.58	1.66	87	5.97	1.81	86			
Debt securities 1 year or less	1.77			0.24	1.91	18	0.79	1.96	38	0.32	1.86	22			
Trading assets	5.33			7.07	1.19	89	9.69	1.33	90	7.73	1.34	88			
Total earning assets.....	87.42			88.75	89.53	37	86.92	89.74	22	87.27	89.84	24			
Non-interest cash and due from depository institutions.....	1.11			1.13	1.14	45	1.25	1.21	53	1.18	1.22	44			
Other real estate owned.....	0.01			0.01	0.03	27	0.01	0.04	23	0	0.05	16			
All other assets.....	11.47			10.12	9.27	64	11.83	8.98	80	11.55	8.86	77			
Memoranda															
Short-term investments	18.92			11.25	7.63	75	12.39	7.80	77	12.62	8.69	76			
U.S. Treasury securities.....	5.49			3.80	1.03	85	2.14	1.04	78	1.72	1.02	75			
US agency securities (excluding mortgage-backed securities)	0			0	0.54	13	0	0.69	20	0.17	0.75	48			
Municipal securities	0.11			0.15	1.34	31	0.17	1.62	30	0.20	1.60	31			
Mortgage-backed securities	12.95			12.40	11.44	57	8.92	11.13	40	10.56	11.06	48			
Asset-backed securities	0.01			0.01	0.28	55	0.02	0.33	56	0.02	0.30	61			
Other debt securities	0.02			0.02	0.39	38	0.03	0.41	41	0	0.38	26			
Loans held-for-sale.....	0.10			0.11	0.39	37	0.04	0.30	31	0.06	0.33	30			
Loans held for investment	46.74			54.57	63.50	22	54.74	63.93	21	55.04	62.63	24			
Real estate loans secured by 1–4 family	7.76			9.50	13.29	34	9.63	13.46	33	10.51	13.44	35			
Revolving	1.88			2.09	2.07	54	2.23	2.27	55	2.48	2.40	57			
Closed-end, secured by first liens	5.86			7.36	10.69	34	7.34	10.57	34	7.94	10.35	39			
Closed-end, secured by junior liens	0.03			0.05	0.28	26	0.06	0.31	25	0.09	0.34	32			
Commercial real estate loans	11.51			12.36	22.23	30	12.81	21.58	31	13.40	19.88	36			
Construction and land development.....	1.21			1.25	3.44	30	1.23	3.51	28	1.55	3.25	31			
Multifamily.....	0.90			1.02	3.01	25	1.06	2.72	32	1.18	2.54	35			
Nonfarm nonresidential	9.40			10.09	14.69	34	10.52	14.44	37	10.66	13.30	41			
Real estate loans secured by farmland.....	0.65			0.81	0.36	78	1.03	0.41	79	0.93	0.32	83			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
	42.54			41.46	57.46	25	42.83	56.49	31	45.75	54.84	36			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.54			41.46	57.46	25	42.83	56.49	31	45.75	54.84	36			
Real estate loans secured by 1–4 family.....	16.58			17.38	20.75	36	17.58	21.10	31	19.07	21.45	37			
Revolving	4.01			3.83	3.15	59	4.06	3.50	57	4.50	3.77	60			
Closed-end.....	12.57			13.55	17.39	34	13.51	17.39	35	14.57	17.41	35			
Commercial real estate loans	24.58			22.61	33.52	30	23.38	32.14	37	24.31	29.99	41			
Construction and land development.....	2.59			2.28	5.09	30	2.24	5.20	30	2.82	4.90	37			
1–4 family.....	0.35			0.37	0.94	42	0.35	1.02	37	0.38	0.89	44			
Other.....	2.25			1.92	4.02	30	1.89	4.05	28	2.44	3.90	36			
Multifamily.....	1.92			1.87	4.69	29	1.93	4.10	31	2.15	3.84	39			
Nonfarm nonresidential	20.07			18.46	22.15	41	19.21	21.40	44	19.35	20.03	48			
Owner-occupied.....	11.57			10.83	7.72	73	11.25	8.03	66	10.48	7.58	68			
Other.....	8.50			7.63	14.34	26	7.96	13.38	30	8.86	12.45	36			
Real estate loans secured by farmland.....	1.38			1.48	0.55	81	1.87	0.63	83	1.69	0.51	84			
Loans to depository institutions and acceptances of other banks.....	0.04			4.83	0.11	96	0.18	0.12	85	0.12	0.17	80			
Commercial and industrial loans	22.63			20	19.53	58	20.22	20.32	57	19.51	20.53	54			
Loans to individuals	22.47			22.21	7.13	89	23.42	7.36	90	21.88	7.61	88			
Credit card loans	0.41			0.38	0.81	64	0.32	1.02	62	0.54	1.12	65			
Agricultural loans.....	3.35			3.58	0.37	93	4.07	0.46	92	3.37	0.33	93			
Other loans and leases.....	8.97			7.92	9.85	53	9.28	9.66	59	9.36	10.32	60			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	178.66			195.40	391.26	19	190.07	379.80	19	256.67	366.85	29			
Real estate loans secured by 1–4 family.....	69.62			81.90	138.18	28	78	137.84	27	107	138.55	38			
Revolving	16.83			18.05	21.26	50	18.03	23.33	47	25.22	25.05	56			
Closed-end.....	52.79			63.85	115.20	27	59.96	112.79	26	81.77	111.69	38			
Commercial real estate loans	103.23			106.53	229.44	27	103.76	219.72	27	136.42	204.45	37			
Construction and land development.....	10.89			10.76	34.95	26	9.95	35.36	24	15.83	32.91	35			
1–4 family.....	1.45			1.74	6.61	37	1.56	7.04	36	2.15	6.16	42			
Other.....	9.44			9.03	27.32	25	8.39	27.26	22	13.68	26.01	34			
Multifamily.....	8.05			8.80	31.04	22	8.57	27.85	27	12.04	25.95	37			
Nonfarm nonresidential	84.29			86.97	152.10	32	85.24	147.22	33	108.54	137.03	40			
Owner-occupied.....	48.59			51.04	53.07	53	49.93	54.89	49	58.81	51.62	61			
Other.....	35.70			35.93	97.41	22	35.31	91.80	23	49.74	84.09	37			
Real estate loans secured by farmland.....	5.81			6.97	3.60	78	8.32	4.02	77	9.47	3.31	82			
Loans to depository institutions and acceptances of other banks.....	0.15			22.75	0.44	96	0.81	0.54	84	0.70	0.68	81			
Commercial and industrial loans	95.02			94.24	122.02	40	89.71	128.82	35	109.46	126.55	45			
Loans to individuals	94.38			104.68	43.51	83	103.93	42.67	85	122.79	44.83	87			
Credit card loans	1.73			1.79	4.34	64	1.42	5.31	58	3.03	5.73	64			
Agricultural loans.....	14.08			16.85	2.18	92	18.07	2.72	92	18.92	1.88	94			
Other loans and leases.....	37.68			37.33	52.44	50	41.18	51.79	50	52.54	52.78	57			
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.59			12.55	26.45	18	13.15	24.79	21	14.72	23.09	29			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	57.06			59.16	178.57	18	58.38	167.93	17	82.61	156.17	27			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	105.65			110.19	236.10	24	108.30	225.98	24	141.42	210.40	37			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	18.92			11.25	7.63	75	12.39	7.80	77	12.62	8.69	76			
Liquid assets	42.03			35.40	22.44	82	33.60	22.72	81	33.67	24.04	77			
Investment securities	18.72			16.48	16.99	50	11.37	17.27	24	12.69	17.35	33			
Net loans and leases	46.22			54.19	63.77	21	54.26	63.98	21	54.55	62.73	23			
Net loans, leases and standby letters of credit	47.52			55.51	64.84	20	55.62	65.07	21	56.01	63.89	23			
Core deposits	53.51			48.23	63.09	19	45.73	62.13	17	48.89	61.26	22			
Noncore funding	22.61			27.03	19.36	74	26.71	21.34	69	27.85	22.32	72			
Time deposits of \$250K or more	2.01			2.45	2.94	50	2.68	2.89	51	4.49	2.57	82			
Foreign deposits	0			0	0.43	38	0	0.47	38	0.95	0.54	83			
Federal funds purchased and repos	12.97			11.18	1.94	92	9.63	1.97	93	9.39	2.23	90			
Secured federal funds purchased	0			0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	2.54			1.50	0.48	75	1.05	0.54	63	3.42	0.73	91			
Commercial paper	0			0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.40			5.66	3.01	81	4.20	3.67	61	7.63	3.96	83			
Earning assets that reprice within 1 year	41.53			37.56	39.29	42	38.23	40.29	42	39.39	41.61	39			
Interest-bearing liabilities that reprice within 1 year	3.74			6.05	10.19	21	6.23	10.01	32	8.70	8.46	61			
Long-term debt that reprices within 1 year	4.46			4.81	0.96	89	5.04	1.34	88	2.48	1.58	71			
Net assets that reprice within 1 year	33.33			26.70	26.63	46	26.97	27.38	46	28.21	29.77	42			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.83			22.40	14.45	76	22.09	16.62	70	22.75	17.03	71			
Net short-term noncore funding dependence	-1.15			14.62	3.38	84	10.37	4.66	65	16.95	4.83	82			
Short-term investment / Short-term noncore funding	103.98			52.21	77.77	50	64.81	66.46	65	52.65	74.86	53			
Liquid assets - short-term noncore funding / Nonliquid assets	41.10			21.44	16.97	69	21.81	16.04	69	14.63	18.16	49			
Net loans and leases / Total deposits	78.62			101.24	90.31	81	104.61	90.08	87	94.77	90.14	63			
Net loans and leases / Core deposits	86.37			112.35	103.93	72	118.66	105	77	111.57	105.65	66			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.01			0	0.72	16	-0.01	-0.82	71	0	-0.31	55			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.41			0.38	1.36	29	-2.98	-1.98	21	-3.04	-0.77	4			
Structured notes appreciation (depreciation) / Tier 1 capital				0			-0.05				-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0.06			0.12	12.67	32	0.21	16.19	29	0.20	15.76	30			
Available-for-sale securities	99.15			99.24	85.40	77	99.04	81.88	77	99.80	84.24	69			
U.S. Treasury securities	29.34			23.04	6.15	88	18.83	6.99	82	13.55	6.96	74			
US agency securities (excluding mortgage-backed securities)	0			0	3.49	13	0	4.02	19	1.37	4.42	50			
Municipal securities	0.61			0.91	7.75	29	1.52	9.16	31	1.58	9.31	30			
Mortgage-backed securities	69.14			75.20	67.43	53	78.49	65.45	67	83.21	65.34	75			
Asset-backed securities	0.03			0.07	1.66	54	0.17	2.05	55	0.19	1.74	59			
Other debt securities	0.08			0.14	2.94	39	0.25	2.79	40	0.02	2.57	26			
Mutual funds and equity securities	0.79			0.64	0.40	71	0.75	0.42	72	0.07	0.51	36			
Debt securities 1 year or less	9.48			1.46	11.86	9	6.93	11.91	49	2.49	11.79	20			
Debt securities 1 to 5 years	4.84			7.38	17.94	35	15.62	19.18	51	32.88	18.80	78			
Debt securities over 5 years	84.89			90.52	66.02	85	76.70	64.73	58	64.56	64.73	40			
Pledged securities	28.18			8.76	30.57	19	15.24	33.30	24	32.37	34.58	49			
Structured notes, fair value	0			0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	81.79			-4.83	26.69	30	-15.62	6.77	19	36.46	19.19	76			
Investment securities	22.77			51.92	11.75	87	-22.99	9.42	1	2.91	8.45	46			
Core deposits	19.92			10.49	11.23	60	-19.60	7.29	0	7.52	12.19	47			
Noncore funding	-9.60			6.02	6.59	56	-17.55	10.67	9	9.32	5.59	63			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	27,216,092	25,380,365	23,802,675	27,646,171	
Commit: Secured commercial real estate loans	1,912,955	1,895,612	2,009,907	2,349,568	
Commit: Unsecured real estate loans	154,705	212,329	220,893	194,836	
Credit card lines (reported semiannually, June/Dec)	2,529,863	2,270,727	1,908,384	3,099,911	
Securities underwriting	0	0	0	0	
Standby letters of credit	1,767,595	1,651,913	1,622,429	2,030,807	
Commercial and similar letters of credit	52,414	83,591	95,270	66,318	
Securities lent	24,962,569	19,378,950	10,104,273	24,665,953	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	13,963,503	13,013,036	29,497,894	26,285,302	
Derivative Contracts					
Interest rate futures and forward contracts	48,471,268	97,213,705	117,758,436	179,990,465	
Written options contracts (interest rate)	445,326	82,759	38,250	222,129	
Purchased options contracts (interest rate)	51,029	80,429	28,958	68,184	
Interest rate swaps	18,459,865	18,755,087	17,440,024	24,017,038	
Futures and forward foreign exchange	931,768	921,591	639,441	946,222	
Written options contracts (foreign exchange)	7,563	0	2,425	2,426	
Purchased options contracts (foreign exchange)	7,563	0	2,425	2,426	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	166,974	376,577	
Written options contracts (commodity and other)	650,189	767,190	978,197	2,500,528	
Purchased options contracts (commodity and other)	650,189	767,190	974,543	2,163,167	
Commodity and other swaps	169,153	146,286	1,195,861	661,406	

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	20.10		20.26	23.52	48	19.90	24.05	46	19.87	24.03	44			
Standby letters of credit	1.31		1.32	0.84	78	1.36	0.92	76	1.46	0.96	77			
Commercial and similar letters of credit	0.04		0.07	0.02	84	0.08	0.02	86	0.05	0.03	76			
Securities lent	18.43		15.47	0.40	94	8.45	0.62	94	17.73	0.75	93			
Credit derivatives - notional amount (holding company as guarantor)	0		0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0		0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade..	0		0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	10.31		10.39	0.45	92	24.66	0.69	95	18.89	0.59	94			
Derivative contracts	51.57		94.76	68.47	83	116.41	65.81	86	151.61	75.35	86			
Interest rate contracts	49.79		92.68	47.31	85	113.10	43.84	89	146.83	53.66	90			
Interest rate futures and forward contracts	35.79		77.58	10.67	90	98.46	11.40	89	129.36	13.82	91			
Written options contracts (interest rate)	0.33		0.07	2.47	24	0.03	2.16	23	0.16	2.60	33			
Purchased options contracts (interest rate)	0.04		0.06	2.65	48	0.02	2.32	50	0.05	2.37	44			
Interest rate swaps	13.63		14.97	28.86	52	14.58	26.74	52	17.26	25.60	62			
Foreign exchange contracts	0.70		0.74	10.12	65	0.54	10.92	66	0.68	9.40	64			
Futures and forward foreign exchange contracts	0.69		0.74	5.23	70	0.53	5.22	70	0.68	4.53	68			
Written options contracts (foreign exchange)	0.01		0	0.05	39	0	0.14	75	0	0.06	76			
Purchased options contracts (foreign exchange)	0.01		0	0.08	39	0	0.13	75	0	0.06	76			
Foreign exchange rate swaps	0		0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	1.09		1.34	3.32	80	2.77	4.08	81	4.10	3.81	84			
Commodity and other futures and forward contracts	0		0	0.19	40	0.14	0.25	86	0.27	0.30	84			
Written options contracts (commodity and other)	0.48		0.61	0.98	83	0.82	1.48	84	1.80	1.21	87			
Purchased options contracts (commodity and other)	0.48		0.61	0.94	84	0.81	1.29	86	1.55	1.12	87			
Commodity and other swaps	0.12		0.12	0.38	76	1	0.40	86	0.48	0.29	82			
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	40.05		38.05	45.53	55	32.17	44.93	47	36.72	46.60	52			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	69,843,913	118,734,237	139,225,534	210,950,568	
Interest rate contracts	67,427,488	116,131,980	135,265,668	204,297,816	
Foreign exchange contracts.....	946,894	921,591	644,291	951,074	
Equity, commodity, and other contracts	1,469,531	1,680,666	3,315,575	5,701,678	
Derivatives Position					
Futures and forwards	49,403,036	98,135,296	118,564,851	181,313,264	
Written options	1,103,078	849,949	1,018,872	2,725,083	
Exchange-traded.....	0	0	50,151	1,338,000	
Over-the-counter.....	1,103,078	849,949	968,721	1,387,083	
Purchased options	708,781	847,619	1,005,926	2,233,777	
Exchange-traded.....	0	0	49,893	997,230	
Over-the-counter.....	708,781	847,619	956,033	1,236,547	
Swaps	18,629,018	18,901,373	18,635,885	24,678,444	
Held for trading.....	64,551,725	112,459,794	132,935,193	198,197,695	
Interest rate contracts	63,604,831	111,537,228	130,647,153	193,211,434	
Foreign exchange contracts.....	946,894	921,591	644,291	947,753	
Equity, commodity, and other contracts	0	975	1,643,749	4,038,508	
Non-traded.....	5,292,188	6,274,443	6,290,341	12,752,873	
Interest rate contracts	3,822,657	4,594,752	4,618,515	11,086,382	
Foreign exchange contracts.....	0	0	0	3,321	
Equity, commodity, and other contracts	1,469,531	1,679,691	1,671,826	1,663,170	
Derivative contracts (excluding futures and FX 14 days or less)	997,006,951	1,126,671,134	1,276,215,375	827,875,758	
One year or less	666,253,520	810,822,168	969,634,280	660,122,993	
Over 1 year to 5 years	324,996,609	310,699,942	301,723,103	138,038,518	
Over 5 years	5,756,822	5,149,024	4,857,992	29,714,247	
Gross negative fair value (absolute value)	382,547	301,610	730,890	640,960	
Gross positive fair value.....	758,457	460,749	720,046	671,919	
Held for trading.....	676,948	378,336	675,513	579,083	
Non-traded.....	81,509	82,413	44,533	92,836	
Current credit exposure on risk-based capital derivative contracts	2,803,648	2,377,914	1,797,732	1,343,289	
Credit losses on derivative contracts	0	0	0	-12	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	96.54			97.81	93.44	41	97.16	92.91	41	96.85	92.20	45			
Foreign exchange contracts	1.36			0.78	3.20	60	0.46	3.39	48	0.45	3.53	45			
Equity, commodity, and other contracts	2.10			1.42	1.64	75	2.38	1.93	72	2.70	1.94	72			
Futures and forwards	70.73			82.65	13.49	95	85.16	12.78	96	85.95	13.23	96			
Written options	1.58			0.72	5.91	21	0.73	6.60	21	1.29	6.68	27			
Exchange-traded	0			0	0.15	42	0.04	0.23	82	0.63	0.27	86			
Over-the-counter	1.58			0.72	5.10	23	0.70	5.49	23	0.66	5.27	24			
Purchased options	1.01			0.71	4.42	47	0.72	4.19	47	1.06	4.73	42			
Exchange-traded	0			0	0.28	39	0.04	0.32	77	0.47	0.33	82			
Over-the-counter	1.01			0.71	3.35	51	0.69	3.20	54	0.59	3.32	48			
Swaps	26.67			15.92	69.75	12	13.39	70.34	9	11.70	68.94	12			
Held for trading	92.42			94.72	44.16	78	95.48	46.31	78	93.95	46.32	78			
Interest rate contracts	91.07			93.94	37.24	88	93.84	38.40	90	91.59	37.84	88			
Foreign exchange contracts	1.36			0.78	1.60	70	0.46	1.85	62	0.45	2.10	58			
Equity, commodity, and other contracts	0			0	0.83	73	1.18	1.14	77	1.91	1.01	79			
Non-traded	7.58			5.28	55.84	21	4.52	53.69	21	6.05	53.68	21			
Interest rate contracts	5.47			3.87	52.22	20	3.32	50.60	18	5.26	51.23	22			
Foreign exchange contracts	0			0	0.34	33	0	0.57	32	0	0.60	62			
Equity, commodity, and other contracts	2.10			1.41	0.13	91	1.20	0.16	91	0.79	0.21	86			
Derivative contracts (excluding futures and forex 14 days or less)	1,427.48			948.90	93.86	95	916.65	94.47	96	392.45	95.63	95			
One year or less	953.92			682.89	32.17	95	696.45	32.51	96	312.93	31.96	95			
Over 1 year to 5 years	465.32			261.68	30.45	95	216.72	31.16	96	65.44	31.85	92			
Over 5 years	8.24			4.34	28.09	16	3.49	28.71	17	14.09	29.43	30			
Gross negative fair value (absolute value)	0.55			0.25	0.83	26	0.52	0.72	37	0.30	0.69	18			
Gross positive fair value	1.09			0.39	1.19	14	0.52	0.85	26	0.32	0.71	17			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03			0.02	0.06	61	0.05	0.06	81	0.05	0.06	78			
Gross positive fair value (X)	0.05			0.03	0.07	55	0.05	0.06	78	0.05	0.06	77			
Held for trading (X)	0.05			0.03	0.06	62	0.05	0.05	79	0.04	0.05	79			
Non-traded (X)	0.01			0.01	0.01	62	0	0.01	50	0.01	0.01	68			
Current credit exposure (X)	0.20			0.17	0.05	87	0.13	0.04	88	0.10	0.04	87			
Credit losses on derivative contracts	0			0	0	45	0	0	47	0	0	7			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0	0	47	0	0	47	0	0	46			
90+ days past due	0			0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	3.28			2.71	0.73	87	1.93	0.53	88	1.33	0.53	86			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	617,497	613,547	758,087	735,473	
Gross losses	197,835	235,694	203,734	232,021	
Write-downs, transfers to loans held-for-sale	0	0	0	6,504	
Recoveries	100,161	84,410	83,128	94,892	
Net losses	97,674	151,284	120,606	137,129	
Provision for loan and lease losses	321,797	155,234	127,313	159,743	
Adjustments	0	0	-151,247	0	
Ending balance	841,620	617,497	613,547	758,087	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.22			0.12	0.15	50	0.09	0.14	38	0.11	0.16	43			
Provision for loan and lease losses / Average loans and leases	0.47			0.23	0.24	58	0.17	0.24	47	0.21	0.28	51			
Provision for loan and lease losses / Net loan and lease losses	329.46			102.61	130.58	34	105.56	134.68	44	116.49	143.18	50			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.33			0.90	0.83	57	0.94	0.90	57	0.99	0.98	54			
Allowance for loan and lease losses / Total loans and leases	1.33			0.90	0.81	57	0.94	0.89	57	0.99	0.96	54			
Allowance for loan and lease losses / Net loans and leases losses (X)	8.62			4.08	8.03	45	5.09	7.54	55	5.53	8.39	54			
Allowance for loan and lease losses / Nonaccrual assets	166.50			178.62	218.72	58	214.90	214.03	63	227.89	178.03	73			
ALLL / 90+ days past due + nonaccrual loans and leases	166.24			177.82	151.73	70	213.89	160.51	75	224.13	136.22	83			
Gross loan and lease losses / Average loans and leases	0.29			0.35	0.28	69	0.28	0.30	60	0.31	0.33	57			
Recoveries / Average loans and leases	0.15			0.13	0.08	80	0.11	0.09	69	0.13	0.09	73			
Net losses / Average loans and leases	0.14			0.23	0.21	61	0.16	0.22	52	0.18	0.24	49			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0	0	40	0	0	39	0.01	0	84			
Recoveries / Prior year-end losses	42.50			41.43	36.22	69	35.83	41.30	55	47.83	33.49	77			
Earnings coverage of net loan and lease losses (X)	11.34			4.78	24.40	20	12.76	21.75	46	7.65	19.67	28			
Net Loan and Lease Losses By Type															
Real estate loans	-0.05			-0.04	0.01	8	-0.04	0.02	10	-0.03	0.02	8			
Real estate loans secured by 1-4 family	-0.06			-0.05	0.01	6	-0.05	0.01	10	-0.04	0.03	9			
Revolving	-0.09			-0.12	0.02	8	-0.11	0.03	12	-0.04	0.09	14			
Closed-end	-0.05			-0.03	0	10	-0.03	0.01	17	-0.04	0.02	11			
Commercial real estate loans	-0.03			-0.02	0.01	7	-0.06	0.01	3	-0.02	0.01	16			
Construction and land development	-0.07			-0.07	-0.01	14	-0.73	-0.03	2	-0.08	-0.02	18			
1-4 family	0			0	0	21	-0.12	-0.01	2	-0.07	0	5			
Other	-0.07			-0.07	-0.01	11	-0.61	-0.02	1	-0.01	-0.01	42			
Multifamily	-0.24			0	0	19	0	0	39	-0.04	-0.01	10			
Nonfarm nonresidential	0			-0.02	0.02	9	0.01	0.02	52	-0.01	0.03	17			
Owner-occupied	0			-0.02	0.01	6	0.01	0.01	60	-0.01	0.01	13			
Other	0			0	0.01	19	0	0.01	57	0	0.01	23			
Real estate loans secured by farmland	-0.31			-0.02	0.01	10	0.38	0	94	0.01	0.01	76			
Commercial and industrial loans	0.05			0.30	0.37	53	0.12	0.31	30	0.16	0.39	35			
Loans to individuals	0.65			0.77	1.17	45	0.58	1.16	36	0.67	1.25	37			
Credit card loans	5.17			4.25	3.11	75	4.97	2.92	88	2.84	2.92	44			
Agricultural loans	0.11			0.01	0.08	64	0.07	0.15	67	0.08	0.18	62			
Loans to foreign governments and institutions					0			0			0				
Other loans and leases	0.15			0.04	0.15	48	0.39	0.14	83	0.13	0.15	58			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	371,217	279,364	275,888	234,035	
90+ days past due loans and leases	797	1,563	1,347	5,574	
Nonaccrual loans and leases	505,471	345,706	285,502	332,654	
Total past due and nonaccrual loans and leases	877,485	626,633	562,737	572,263	
Restructured 30–89 days past due	23,205	16,288	8,903	7,994	
Restructured 90+ days past due	0	36	0	1,393	
Restructured nonaccrual	76,416	62,169	59,337	82,041	
Total restructured loans and leases	99,621	78,493	68,240	91,428	
30–89 days past due loans held for sale	494	289	161	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	2,036	3,845	2,878	3,835	
Total past due and nonaccrual loans held for sale	2,530	4,134	3,039	3,835	
Restructured loans and leases in compliance	179,497	154,802	148,284	211,029	
Other real estate owned	8,495	8,023	7,593	6,668	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	
Percent of Loans and Leases					
30–89 days past due loans and leases	0.59	0.41	0.43	54	0.42
90+ days past due loans and leases	0	0	0.15	21	0
Nonaccrual loans and leases	0.80	0.50	0.51	50	0.44
90+ days past due and nonaccrual loans and leases	0.80	0.51	0.71	36	0.44
30–89 days past due restructured	0.04	0.02	0.01	74	0.01
90+ days past due restructured	0	0	0.01	59	0
Nonaccrual restructured	0.12	0.09	0.14	45	0.09
30–89 days past due loans held for sale	0	0	0	81	0
90+ days past due loans held for sale	0	0	0	42	0
Nonaccrual loans held for sale	0	0.01	0	84	0
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.59	0.41	0.43	54	0.42
90+ days past due assets	0	0	0.15	18	0
Nonaccrual assets	0.80	0.50	0.53	50	0.44
30+ days past due and nonaccrual assets	1.38	0.91	1.19	46	0.86
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.37	0.28	0.44	31	0.24
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.28	0.48	29	0.25
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.53	0.42	0.53	39	0.38
Allowance for loan and lease losses	85.15	85	115.41	39	73.39
Equity capital + allowance for loan and lease losses	3.57	2.76	4.28	34	2.35
Tier 1 capital + allowance for loan and lease losses	4.74	3.61	5.65	30	3.05
Loans and leases + other real estate owned	1.13	0.77	0.85	49	0.69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.32			0.23	0.38	34	0.24	0.42	29	0.17	0.44	17			
	90+ days past due		0			0	0.16	27	0	0.22	25	0.01	0.26	29			
	Nonaccrual.....		0.78			0.55	0.46	61	0.53	0.57	56	0.48	0.69	41			
Commercial and industrial	30–89 days past due		0.26			0.34	0.31	66	0.31	0.30	63	0.18	0.32	38			
	90+ days past due		0			0.01	0.05	39	0.01	0.05	46	0.01	0.05	41			
	Nonaccrual.....		0.52			0.41	0.83	30	0.25	0.76	23	0.34	0.93	24			
Individuals	30–89 days past due		0.80			0.95	0.83	55	0.91	0.84	50	0.78	0.97	47			
	90+ days past due		0			0	0.17	16	0	0.16	15	0.01	0.19	34			
	Nonaccrual.....		0.46			0.37	0.17	79	0.27	0.23	65	0.21	0.24	59			
Depository institution loans	30–89 days past due		0			0	0	47	0	0	47	0	0	46			
	90+ days past due		0			0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0			0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0.52			0.15	0.24	66	0.49	0.17	81	0.06	0.17	61			
	90+ days past due		0			0.01	0	87	0	0	43	0	0	41			
	Nonaccrual.....		1.27			2.56	0.67	88	1.72	0.75	81	2.34	0.96	81			
Foreign governments	30–89 days past due					0.07				0.01			0				
	90+ days past due					0				0			0				
	Nonaccrual.....					0.03				0.06			0.06				
Other loans and leases	30–89 days past due		2.13			0.37	0.20	76	0.24	0.17	72	0.22	0.20	72			
	90+ days past due		0			0	0.01	71	0	0.01	65	0	0.02	59			
	Nonaccrual.....		2.26			0.26	0.13	77	0.25	0.14	77	0.24	0.10	79			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
		Memoranda														
1–4 family	30–89 days past due	0.34			0.32	0.67	23	0.33	0.71	21	0.29	0.74	22			
	90+ days past due	0			0	0.31	29	0	0.46	14	0.02	0.49	36			
	Nonaccrual	0.83			0.52	0.73	45	0.51	0.86	34	0.48	0.97	31			
Revolving	30–89 days past due	0.65			0.52	0.45	57	0.61	0.50	64	0.41	0.61	33			
	90+ days past due	0			0	0.05	24	0	0.05	25	0.04	0.07	61			
	Nonaccrual	1.15			0.91	1	66	0.62	1.17	50	0.43	1.17	34			
Closed-end	30–89 days past due	0.24			0.26	0.70	20	0.25	0.75	19	0.26	0.79	20			
	90+ days past due	0			0	0.35	33	0	0.53	16	0.01	0.57	29			
	Nonaccrual	0.73			0.42	0.70	35	0.48	0.84	34	0.50	0.96	34			
Junior lien	30–89 days past due	0			0.01	0.02	38	0.01	0.03	42	0.01	0.03	33			
	90+ days past due	0			0	0	61	0	0	24	0	0	46			
	Nonaccrual	0.01			0.02	0.04	35	0.02	0.06	36	0.02	0.07	35			
Commercial real estate	30–89 days past due	0.33			0.18	0.18	58	0.17	0.17	52	0.08	0.18	28			
	90+ days past due	0			0	0.03	41	0	0.03	20	0	0.04	16			
	Nonaccrual	0.68			0.43	0.23	78	0.49	0.28	77	0.41	0.34	64			
Construction and development	30–89 days past due	0.18			0.09	0.28	48	0.53	0.21	83	0.09	0.23	41			
	90+ days past due	0			0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0.48			0	0.20	12	0.07	0.19	45	0.09	0.24	41			
1–4 family	30–89 days past due	0.12			0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0			0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.30			0	0.02	30	0	0.02	58	0.03	0.03	65			
Other	30–89 days past due	0.06			0.09	0.20	56	0.53	0.13	89	0.09	0.13	57			
	90+ days past due	0			0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0.18			0	0.17	14	0.06	0.15	50	0.07	0.18	43			
Multifamily	30–89 days past due	0.35			0.07	0.08	66	0.45	0.10	90	0	0.07	21			
	90+ days past due	0			0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	1.06			1.28	0.05	99	0.41	0.08	91	0.29	0.10	82			
Nonfarm non-residential	30–89 days past due	0.35			0.20	0.14	72	0.09	0.17	35	0.09	0.17	33			
	90+ days past due	0			0	0.03	45	0	0.03	21	0	0.04	20			
	Nonaccrual	0.67			0.39	0.28	71	0.55	0.30	75	0.46	0.38	60			
Owner Occupied	30–89 days past due	0.20			0.05	0.07	52	0.06	0.09	39	0.04	0.07	31			
	90+ days past due	0			0	0.01	53	0	0.01	25	0	0.02	23			
	Nonaccrual	0.47			0.27	0.16	74	0.49	0.17	92	0.40	0.21	77			
Other	30–89 days past due	0.15			0.15	0.07	81	0.04	0.07	50	0.05	0.09	45			
	90+ days past due	0			0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.20			0.12	0.10	61	0.06	0.13	46	0.07	0.14	39			
Farmland	30–89 days past due	0.13			0	0.23	23	0.39	0.25	74	0	0.27	22			
	90+ days past due	0			0	0.01	42	0	0.01	85	0	0.06	38			
	Nonaccrual	1.93			2.79	0.84	85	1.30	1.23	70	1.64	1.07	70			
Credit card	30–89 days past due	1.51			1.42	1.19	66	1.62	1.22	76	1.29	1.08	68			
	90+ days past due	0			0	0.78	12	0	0.73	11	0.14	0.75	22			
	Nonaccrual	1.37			1.29	0.11	97	0.53	0.09	90	0.19	0.08	85			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	11,397,371	11,397,371	11,397,371	11,304,112											
Retained earnings	7,297,386	7,084,312	7,654,320	6,613,028											
Accumulated other comprehensive income (AOCI)	527,355	-98,164	-512,066	-443,226											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	19,222,112	18,383,519	18,539,625	17,473,914											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	4,446,958	4,569,701	4,912,110	5,452,044											
Accumulated other comprehensive income-related adjustments	527,356	-98,164	-512,066	-443,225											
Other deductions from common equity tier 1 capital	2,764	1,943	4,655	1,661											
Subtotal:	14,245,034	13,910,039	14,134,926	12,463,434											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	14,245,034	13,910,039	14,134,926	12,463,434											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	17,613	12,960	14,197	477,749											
Additional tier 1 capital before deductions	17,613	12,960	14,197	477,749											
Less: Additional tier 1 capital deductions	0	1,601	0	36,075											
Additional tier 1 capital	17,613	11,359	14,197	441,674											
Tier 1 Capital	14,262,647	13,921,398	14,149,123	12,905,108											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,265,000	1,265,000	1,265,000	1,265,000											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	99,571											
Allowance for loan and lease losses in tier 2 capital	886,099	652,415	658,634	804,294											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	361											
Tier 2 capital before deductions	2,151,099	1,917,415	1,923,634	2,169,226											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	2,151,099	1,917,415	1,923,634	2,169,226											
Exited advanced approach tier 2 capital															
Total capital	16,413,746	15,838,813	16,072,757	15,074,334											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	136,200,697	137,590,204	126,906,250	144,775,404											
Less: Deductions from common equity tier 1 capital	4,448,235	4,572,568	4,915,855	5,488,706											
Less: Other deductions	493,965	31,883	32,118	54,305											
Total assets for leverage ratio	131,258,497	132,985,753	121,958,277	139,232,393											
Total risk-weighted assets	85,507,130	87,868,061	93,310,102	100,781,250											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	16.66			15.83	12.11	85	15.15	12.09	84	12.37	12.16	66			
Common equity tier 1 capital, column B	0			0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	16.68			15.84	12.78	85	15.16	12.85	82	12.81	12.95	55			
Tier 1 capital, column B	0			0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	19.20			18.03	14.36	91	17.23	14.45	83	14.96	14.63	65			
Total capital, column B	0			0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	10.87			10.47	9.76	71	11.60	9.71	91	9.27	9.53	42			
Supplementary leverage ratio, advanced approaches HCs					7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
											1-Year	5-Year
Insurance Activities												
Total insurance underwriting assets		0		0		0		0		0		
Total property and casualty assets		0		0		0		0		0		
Reinsurance recoverables (P/C)												
Total life and health assets		0		0		0		0		0		
Reinsurance recoverables (L/H)												
Separate account assets (L/H)		0		0		0		0		0		
Total insurance underwriting equity		0		0		0		0		0		
Total property and casualty equity		0		0		0		0		0		
Total life and health equity		0		0		0		0		0		
Total insurance underwriting net income		0		0		0		0		0		
Total property and casualty		0		0		0		0		0		
Total life and health		0		0		0		0		0		
Claims and claims adjusted expense reserves (P/C)		0		0		0		0		0		
Unearned premiums (P/C)		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H)		0		0		0		0		0		
Separate account liabilities (L/H)		0		0		0		0		0		
Insurance activities revenue		2,098		3,428		4,146		5,980			-38.80	
Other insurance activities income		2,098		3,428		4,146		5,980			-38.80	
Insurance and reinsurance underwriting income		0		0		0		0				
Premiums		0		0		0		0				
Credit related insurance underwriting		0		0		0		0				
Other insurance underwriting		0		0		0		0				
Insurance benefits, losses, expenses		0		0		0		0				
Net assets of insurance underwriting subsidiaries		0		0		0		0				
Life insurance assets		1,217,834		1,314,820		1,410,322		1,831,039			-7.38	

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets				51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets				48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets				7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.05			0.08	0.47	48	0.08	0.47	50	0.12	0.55	51			
Premium income / Insurance activities revenue	0			0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income				34.91			44.54			43.04					
Other premium income / Total premium income				65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0			0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)				19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)				5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums				233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)				0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)				0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.06			9.04	11.51	42	9.55	10.22	46	13.40	9.84	64			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)				31,209,514			26,723,035			29,434,367			27,084,009		
Net assets of broker-dealer subsidiaries / Consolidated assets	23.04			21.33	1.39	94	24.61	1.79	94	19.47	1.54	91			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	200,793	3,396,292	160,379	775,789	
Real estate loans.....	7,410	7,531	3,585	229,131	
Commercial and industrial loans	170,940	82,779	39,749	106,787	
Loans to depository institutions and other banks acceptances	22,443	3,305,982	117,045	95,183	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	320,412	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	13,809	
Lease financing receivables.....	0	0	0	10,467	
Debt securities	118	165	312	92	
Interest-bearing bank balances	0	0	0	21,685	
Total selected foreign assets	200,911	3,396,457	160,691	797,566	
Total foreign deposits	0	0	0	1,317,180	
Interest-bearing deposits			0	685,130	
Non-interest-bearing deposits			0	632,050	

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0			0	1.25	31	4.36	1.17	86	5.08	1.08	88			
Cost: Interest-bearing deposits					1.19		0.37	0.97	21	0.27	0.51	34			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans				27.03			27.29			67.99					
Commercial and industrial loans				0.29			1.53			2.12					
Foreign governments and institutions				0			0			0					
Growth Rates															
Net loans and leases	-94.09			2,017.67	22.48	96	-79.33	7.24	4	-30.85	21.19	21			
Total selected assets	-94.08			2,013.66	12.40	96	-79.85	3.24	4	-29.39	21.86	19			
Deposits				10.36			-100	5	4	4.10	-0.77	48			

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		503,125	663,142	846,441	1,066,246		-24.13	
1–4 family residential loans		332,589	366,080	375,430	390,659		-9.15	
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		170,536	297,062	471,011	675,587		-42.59	
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		5,900	6,129	18,521	31,532		-3.74	
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables.....		0	0	0				
Auto loans.....		5,900	6,129	18,521				
Commercial and industrial loans		0	0	0				
All other loans and leases.....		0	0	0				
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0.37	0.53	0.71	0.77			
1–4 family residential loans		0.25	0.29	0.31	0.28			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0.13	0.24	0.39	0.49			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		12.99	13.95	13.91	14.88			
Home equity lines		3.98	3.79	4.01	4.43			
Credit card receivables.....		0.41	0.38	0.32	0.53			
Auto loans and other consumer loans.....		21.91	21.79	23.22	21.65			
Commercial and industrial loans		22.45	19.81	19.96	19.24			
All other loans and leases.....		38.27	40.29	38.58	39.27			

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Dollar Amount in Thousands					Percent Change
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....		1.17	0.92	2.19		
1–4 family residential loans.....		0	0	0		
Home equity lines.....						
Credit card receivables.....						
Auto loans.....		3.46	2.06	3.93		
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....		0.04	0.04	0.13	0.24	
Total retained credit exposure and asset sale credit exposure		0.04	0.04	0.13	0.25	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans		827	2,712	1,708	1,720	-69.51
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		3,945	7,371	10,877	6,589	-46.48
Commcial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total 30–89 days past due securitized assets.....		4,772	10,083	12,585	8,309	-52.67
90+ Days Past Due Securitized Assets						
1–4 family residential loans		398	493	147	0	-19.27
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		458	965	1,366	832	-52.54
Commercial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total 90+ days past due securitized assets		856	1,458	1,513	832	-41.29
Total past due securitized assets.....		5,628	11,541	14,098	9,141	-51.23
Net Losses on Securitized Assets						
1–4 family residential loans		0	0	0	0	
Home equity lines.....		0	0	0	0	
Credit card receivables.....		0	0	0	0	
Auto loans		1,092	4,122	5,071	719	-73.51
Commercial and industrial loans		0	0	0	0	
All other loans and leases.....		0	0	0	0	
Total net losses on securitized assets.....		1,092	4,122	5,071	719	-73.51

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.25	0.74	0.45	0.44	
Home equity lines					
Credit card receivables					
Auto loans	2.31	2.48	2.31	0.98	
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.95	1.52	1.49	0.78	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.12	0.13	0.04	0	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.27	0.32	0.29	0.12	
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.17	0.22	0.18	0.08	
Total past due securitized assets percent of securitized assets	1.12	1.74	1.67	0.86	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans	0.64	1.39	1.08	0.11	
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.22	0.62	0.60	0.07	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.24	0.28	0.26	0.27	
Home equity lines	0.65	0.52	0.61	0.41	
Credit card receivables	1.51	1.42	1.62	1.29	
Commercial and industrial loans	0.26	0.34	0.31	0.18	
All other loans and leases	0.77	0.45	0.47	0.33	
Total managed loans past due 30–89 days	0.59	0.42	0.43	0.31	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.01	0	0.01	
Home equity lines	0	0	0	0.04	
Credit card receivables	0	0	0	0.14	
Commercial and industrial loans	0	0.01	0.01	0.01	
All other loans and leases	0	0	0	0	
Total managed loans past due 90+ days	0	0	0	0.01	
Total Past Due Managed Assets	0.59	0.42	0.44	0.32	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.05	-0.03	-0.02	-0.03	
Home equity lines	-0.09	-0.12	-0.11	-0.04	
Credit card receivables	5.17	4.25	4.97	2.84	
Commercial and industrial loans	0.05	0.30	0.12	0.16	
All other loans and leases	0.22	0.24	0.24	0.23	
Net Losses on Managed Assets Percent of Total Managed Assets	0.15	0.22	0.19	0.18	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
		1-Year	5-Year				
Operating Income							
Income from bank subsidiaries	2,906	54,244	36,443	26,209			-94.64
Dividends	0	0	0	0			
Interest	2,906	54,244	35,267	24,500			-94.64
Management and service fees	0	0	0	0			
Other income	0	0	1,176	1,709			
Income from nonbank subsidiaries	202,572	324,402	92,560	64,844			-37.56
Dividends	165,764	158,115	71,907	53,075			4.84
Interest	9,883	131,379	20,061	11,375			-92.48
Management and service fees	0	0	0	0			
Other income	26,925	34,908	592	394			-22.87
Income from subsidiary holding companies	681,683	455,994	263,344	1,000,000			49.49
Dividends	600,000	365,000	250,000	1,000,000			64.38
Interest	19,382	10,672	11,376	0			81.62
Management and service fees	0	0	0	0			
Other income	62,301	80,322	1,968	0			-22.44
Total income from subsidiaries	887,161	834,640	392,347	1,091,053			6.29
Securities gains (losses)	-2,055	3,680	17,447	-7			
Other operating income	42,139	-86,134	16,654	41,712			
Total operating income	927,245	752,186	426,448	1,132,758			23.27
Operating Expenses							
Personnel expenses	487	10,476	872	5,280			-95.35
Interest expense	154,201	273,602	183,621	128,002			-43.64
Other expenses	10,009	15,606	5,215	98,415			-35.86
Provision for loan and lease losses	0	0	0	-24			
Total operating expenses	164,697	299,684	189,708	231,673			-45.04
Income (loss) before taxes	759,605	453,304	234,788	901,085			67.57
Applicable income taxes (credit)	-3,931	5,603	-27,562	-33,121			
Extraordinary items				0			
Income before undistributed income of subsidiaries	763,536	447,701	262,350	934,206			70.55
Equity in undistributed income of subsidiaries	-150,460	-17,708	777,502	-731,207			
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	25,510	-79,267	-58,352	-73,627			
Subsidiary holding companies	-175,970	61,559	835,854	-657,580			
Net income (loss)	613,076	429,993	1,039,852	202,999			42.58
Memoranda							
Bank net income	0	0	0	0			
Nonbank net income	191,274	78,848	13,555	-20,552			142.59
Subsidiary holding companies' net income	424,030	426,559	1,085,854	342,420			-0.59

